

## ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

Title of  
Invention

MUTUAL FUND CARD METHOD AND SYSTEM

Application Number: 10/758262



Confirmation Number: 5705

First Named Applicant: Kevin SULLIVAN

Attorney Docket Number: 47004.000279

Search string: ( 3946206 or 4047033 or 4582985 or 4750119  
or 4831242 or 4897533 or 4978401 or 5095194  
or 5117355 or 5175416 or 5180901 or 5192947  
or 5202826 or 5218631 or 5326960 or 5349633  
or 5365575 or 5397881 or 5424524 or 5450477  
or 5459306 or 5465206 or 5466919 or 5471669  
or 5477038 or 5482139 or 5483444 or 5500514  
or 5530232 or 5553120 or 5578808 or 5585787  
or 5637845 or 5689650 or 5703344 or 5710886  
or 5721768 or 5729693 or 5765141 or 5774870  
or 5777305 or 5787156 or 5787404 or 5806042  
or 5835576 or 5857079 or 5857709 or 5864830  
or 5870718 or 5926800 ).pn.

### US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
<input checked="" type="checkbox"/>	1	3946206	1976-03-23	Darjany			
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44	5806042	1998-09-08	Kelly
45	5835576	1998-11-10	Katz
46	5857079	1999-01-05	Claus
47	5857709	1999-01-12	Chock

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1	49	5870718	1999-02-09	Spector
1	50	5926800	1999-07-20	Baronowski

Signature

Examiner Name	Date
J. H. [Signature]	1/23/2007



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<div>Application Number: 10/758262</div> <div>Confirmation Number: 5705</div> <div>First Named Applicant: Kevin SULLIVAN</div> <div>Attorney Docket Number: 47004.000279</div> <div>Search string: ( 5745706 or 5787404 or 3634669 or 4594663 or 4642768 or 5955961 or 5970480 or 5974399 or 5991750 or 6000832 or 6009415 or 6016954 or 6032136 or 6036099 or 6038552 or 6070153 or 6105865 or 6128598 or 6128599 or 6164533 or 6227447 or 6243688 or 6341724 or 6345261 or 6189787 or 6000608 or 6615189 or 6009415 ).pn.</div> <div>US Patent Documents</div> <div>Note: Applicant is not required to submit a paper copy of cited US Patent Documents</div> <table border="1"><thead><tr><th>init</th><th>Cite.No.</th><th>Patent No.</th><th>Date</th><th>Patentee</th><th>Kind</th><th>Class</th><th>Subclass</th></tr></thead><tbody><tr><td><input checked="" type="checkbox"/></td><td>1</td><td>5745706</td><td>1998-04-28</td><td>Wolfberg et al.</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>2</td><td>5787404</td><td>1998-07-28</td><td>Fernandez-Holman</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>3</td><td>3634669</td><td>1969-07-16</td><td>Soumas et al.</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>4</td><td>4594663</td><td>1986-06-10</td><td>Nagata et al.</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>5</td><td>4642768</td><td>1987-02-10</td><td>Roberts</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>6</td><td>5955961</td><td>1999-09-21</td><td>Wallerstein</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>7</td><td>5970480</td><td>1999-10-19</td><td>Kalina</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>8</td><td>5974399</td><td>1999-10-26</td><td>Giuliani et al.</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>9</td><td>5991750</td><td>1999-11-23</td><td>Watson</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>10</td><td>6000832</td><td>1999-12-14</td><td>Franklin et al.</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>11</td><td>6009415</td><td>1999-12-28</td><td>Shurling et al.</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>12</td><td>6016954</td><td>2000-01-25</td><td>Abe et al.</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>13</td><td>6032136</td><td>2000-02-29</td><td>Brake, Jr. et al.</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>14</td><td>6036099</td><td>2000-03-14</td><td>Leighton</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></tbody></table>							init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass	<input checked="" type="checkbox"/>	1	5745706	1998-04-28	Wolfberg et al.				<input type="checkbox"/>	2	5787404	1998-07-28	Fernandez-Holman				<input type="checkbox"/>	3	3634669	1969-07-16	Soumas et al.				<input type="checkbox"/>	4	4594663	1986-06-10	Nagata et al.				<input type="checkbox"/>	5	4642768	1987-02-10	Roberts				<input type="checkbox"/>	6	5955961	1999-09-21	Wallerstein				<input type="checkbox"/>	7	5970480	1999-10-19	Kalina				<input type="checkbox"/>	8	5974399	1999-10-26	Giuliani et al.				<input type="checkbox"/>	9	5991750	1999-11-23	Watson				<input type="checkbox"/>	10	6000832	1999-12-14	Franklin et al.				<input type="checkbox"/>	11	6009415	1999-12-28	Shurling et al.				<input type="checkbox"/>	12	6016954	2000-01-25	Abe et al.				<input type="checkbox"/>	13	6032136	2000-02-29	Brake, Jr. et al.				<input type="checkbox"/>	14	6036099	2000-03-14	Leighton				<input type="checkbox"/>							
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54	15	6038552	2000-03-14	Fleischl et al.
	16	6070153	2000-05-30	Simpson
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	27	6615189	2003-09-02	Phillips et al.
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Signature

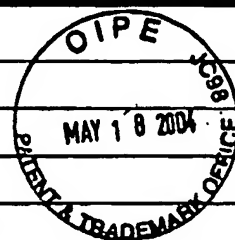
Examiner Name	Date
<i>J. H. Kelly</i>	1/23/2007

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	10/758,262
Filing Date	01/16/04
First Named Inventor	SULLIVAN
Art Unit	Unassigned
Examiner Name	Unassigned
Attorney Docket Number	47004.000279



Sheet 1 of 4

**U.S. PATENT DOCUMENTS**

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
JL		US- 6,196,458	03/06/2001	Walker et al	

**FOREIGN PATENT DOCUMENTS**

*Examiner Initials	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
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**NON-PATENT LITERATURE DOCUMENTS**

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
JL	1.	CardEx Incentives, 4/6/99, www.cardexco.com		
JL	2.	"Associates First Capital Corporation", Hoover's Inc., The Industry Standard: The Newsmagazine of the Internet Economy, thestandard.net/companies/cpmpany-display, 4/6/99		
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JL	4.	"The Evolution of a New Consumerism", Chain Store Age, Vol. 73, pp. 8-9, June 1997		

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1/23/2007

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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Examiner Name	Unassigned
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4

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Examiner Name	Unassigned
Attorney Docket Number	47004.000279

Sheet

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EXAMINER SIGNATURE

DATE CONSIDERED

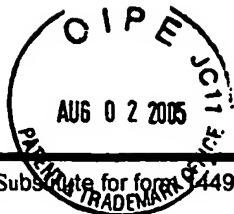
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Sheet	4		4	Attorney Docket Number		47004.000279	
<b>NON-PATENT LITERATURE DOCUMENTS</b>							
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EXAMINER SIGNATURE <i>JL W</i>				DATE CONSIDERED 1/23/2007			
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>							



<b>Information Disclosure Statement by Applicant</b> (use as many sheets as necessary)		<b>Application Number</b>	10/758,262
		<b>Filing Date</b>	01/16/2004
		<b>First Named Inventor</b>	SULLIVAN
		<b>Art Unit</b>	3629
		<b>Examiner Name</b>	Unassigned
<b>Sheet</b>	1 of 17	<b>Attorney Docket Number</b>	47004.000279

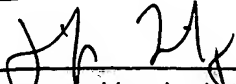
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Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		Application Number	10/758,262
		Filing Date	01/16/2004
		First Named Inventor	SULLIVAN
		Art Unit	3629
		Examiner Name	Unassigned
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	46.	US- 4953085	08/28/1990	Atkins	

EXAMINER SIGNATURE 	DATE CONSIDERED 1/23/2007
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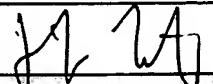
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		<b>Filing Date</b>	<b>01/16/2004</b>
		<b>First Named Inventor</b>	<b>SULLIVAN</b>
		<b>Art Unit</b>	<b>3629</b>
		<b>Examiner Name</b>	<b>Unassigned</b>
<b>Sheet</b>	<b>3 of 17</b>	<b>Attorney Docket Number</b>	<b>47004.000279</b>

52	47.	US-	4961142	10/02/1990	Elliot et al.	
	48.	US-	4968873	11/06/1990	Dethloff et al.	
	49.	US-	4975840	12/04/1990	DeTore et al.	
	50.	US-	4992940	02/12/1991	Dworkin	
	51.	US-	5025372	06/18/1991	Burton	
	52.	US-	5080748	01/14/1992	Bonomi	
	53.	US-	5175418	12/29/1992	Mansvelt	
	54.	US-	5206803	04/27/1993	Vitagliano	
	55.	US-	5276311	01/04/1994	Hennige	
	56.	US-	5287268	02/15/1994	McCarthy	
	57.	US-	5287269	02/15/1994	Dorrough	
	58.	US-	5297026	03/22/1994	Hoffman	
	59.	US-	5311594	05/10/1994	Penzias	
	60.	US-	5326959	07/05/1994	Parazza	
	61.	US-	5339239	09/16/1994	Manabe	
	62.	US-	5350906	09/27/1994	Brody	
	63.	US-	5383113	01/17/1995	Kight et al.	
	64.	US-	5453601	09/26/1995	Rosen	
	65.	US-	5455407	10/03/1995	Rosen	
	66.	US-	5479494	12/26/1995	Clitherow	
	67.	US-	5483445	01/09/1996	Pickering	
	68.	US-	5511114	04/23/1996	Stimson	
	69.	US-	5513102	04/30/1996	Auriemma	
	70.	US-	5521363	05/28/1996	Tannenbaum	
	71.	US-	5530235	06/25/1996	Stekfik et al.	
	72.	US-	5537314	07/16/1996	Kanter	
	73.	US-	5544086	08/06/1996	Davis	

<b>EXAMINER SIGNATURE</b> <i>[Signature]</i>	<b>DATE CONSIDERED</b> <i>1/23/2007</i>
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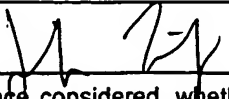
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		<b>Filing Date</b>	01/16/2004
		<b>First Named Inventor</b>	SULLIVAN
		<b>Art Unit</b>	3629
		<b>Examiner Name</b>	Unassigned
<b>Sheet</b>	4 of 17	<b>Attorney Docket Number</b>	47004.000279

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Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
DL	74.	US- 5544246	08/06/1996	Mandelbaum	
	75.	US- 5577109	11/19/1996	Stimson	
	76.	US- 5581064	12/03/1996	Riley et al.	
	77.	US- 5590038	12/31/1996	Pitroda	
	78.	US- 5592560	01/07/1997	Deaton et al.	
	79.	US- 5604542	02/18/1997	Dedrick	
	80.	US- 5608785	03/04/1997	Kasday	
	81.	US- 5612868	03/18/1997	Off	
	82.	US- 5621787	04/15/1997	McKoy	
	83.	US- 5621812	04/15/1997	Deaton et al.	
	84.	US- 5638457	06/10/1997	Deaton et al.	
	85.	US- 5642279	06/24/1997	Stone	
	86.	US- 5642485	05/24/1997	Deaton et al.	
	87.	US- 5644723	07/01/1997	Deaton et al.	
	88.	US- 5644727	07/01/1997	Atkins	
	89.	US- 5649114	07/15/1997	Deaton et al.	
	90.	US- 5649117	07/15/1997	Landry	
	91.	US- 5649118	07/15/1997	Carlisle	
	92.	US- 5664110	09/02/1997	Green	
	93.	US- 5665953	09/09/1997	Mazzamuto	
	94.	US- 5675607	10/07/1997	Alesio	
	95.	US- 5675662	10/07/1997	Deaton et al	
	96.	US- 5677955	10/14/1997	Doggett	

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		<b>Art Unit</b>	<b>3629</b>
		<b>Examiner Name</b>	<b>Unassigned</b>
<b>Sheet</b>	<b>5 of 17</b>	<b>Attorney Docket Number</b>	<b>47004.000279</b>

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Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
JL	97.	US- 5684291	11/04/1997	Taskett	
	98.	US- 5687322	11/11/1997	Deaton et al.	
	99.	US- 5689100	11/18/1997	Carrithers	
	100.	US- 5692132	11/25/1997	Hogan	
	101.	US- 5699528	12/16/1997	Hogan	
	102.	US- 5704046	12/30/1997	Hogan	
	103.	US- 5705798	01/06/1998	Tarbox	
	104.	US- 5708422	01/13/1998	Blonder	
	105.	US- 5710887	01/20/1998	Chelliah	
	106.	US- 5715399	02/03/1998	Bezos	
	107.	US- 5721781	02/24/1998	Deo et al.	
	108.	US- 5727153	03/10/1998	Powell	
	109.	US- 5734838	03/31/1998	Robinson	
	110.	US- 5737421	04/07/1998	Audebert	
	111.	US- 5740549	04/14/1998	Reilly et al.	
	112.	US- 5742775	04/21/1998	King	
	113.	US- 5745049	04/28/1998	Akiyama et al.	
	114.	US- 5749075	05/05/1998	Toader et al.	
	115.	US- 5760381	04/02/1998	Stich	
	116.	US- 5770843	06/23/1998	Rose	
	117.	US- 5777306	07/07/1998	Masuda	
	118.	US- 5778067	07/07/1998	Jones et al.	

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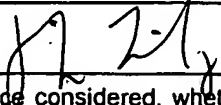
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		<b>Filing Date</b>	<b>01/16/2004</b>
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		<b>Art Unit</b>	<b>3629</b>
		<b>Examiner Name</b>	<b>Unassigned</b>
<b>Sheet</b>	<b>6 of 17</b>	<b>Attorney Docket Number</b>	<b>47004.000279</b>

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JL	119.	US- 5794207	08/11/1998	Walker et al.	
	120.	US- 5799087	08/25/1998	Rosen	
	121.	US- 5802176	09/01/1998	Audebert	
	122.	US- 5805719	09/08/1998	Pare et al.	
	123.	US- 5806044	09/08/1998	Powell	
	124.	US- 5806045	09/08/1998	Biorge	
	125.	US- 5819234	10/06/1998	Slavin et al.	
	126.	US- 5832457	11/03/1998	O'Brien	
	127.	US- 5835061	11/10/1998	Stewart	
	128.	US- 5839113	11/17/1998	Federau et al.	
	129.	US- 5845259	12/01/1998	West	
	130.	US- 5845260	12/01/1998	Nakano et al.	
	131.	US- 5852811	12/22/1998	Atkins	
	132.	US- 5852812	12/22/1998	Reeder	
	133.	US- 5857175	01/05/1999	Day	
	134.	US- 5859419	01/12/1999	Wynn	
	135.	US- 5864609	01/26/1999	Cross	
	136.	US- 5864828	01/26/1999	Atkins	
	137.	US- 5870721	02/09/1999	Norris	
	138.	US- 5875437	02/23/1999	Atkins	
	139.	US- 5883810	03/16/1999	Franklin	
	140.	US- 5884278	03/16/1999	Powell	
	141.	US- 5884285	03/16/1999	Atkins	

<b>EXAMINER SIGNATURE</b> <i>JL</i>	<b>DATE CONSIDERED</b> <i>1/23/2007</i>
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		<b>Art Unit</b>	3629
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<b>Sheet</b>	7 of 17	<b>Attorney Docket Number</b>	47004.000279

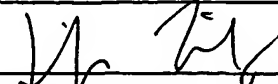
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JL	142.	US- 5887065	03/23/1999	Audebert	
	143.	US- 5890138	03/30/1999	Godin et al.	
	144.	US- 5897620	04/27/1999	Walker et al.	
	145.	US- 5911135	06/08/1999	Atkins	
	146.	US- 5911136	06/08/1999	Atkins	
	147.	US- 5920629	07/06/1999	Rosen	
	148.	US- 5920847	07/06/1999	Kolling et al.	
	149.	US- 5923734	07/13/1999	Taskett	
	150.	US- 5930217	07/27/1999	Kayanuma	
	151.	US- 5933817	08/03/1999	Hucal	
	152.	US- 5937068	08/10/1999	Audebert	
	153.	US- 5940811	08/17/1999	Norris	
	154.	US- 5953423	09/14/1999	Rosen	
	155.	US- 5953710	09/14/1999	Fleming	
	156.	US- 5963648	10/05/1999	Rosen	
	157.	US- 5987434	11/16/1999	Libman	
	158.	US- 5988509	11/23/1999	Taskett	
	159.	US- 5991413	11/23/1999	Arditti et al.	
	160.	US- 5991748	11/23/1999	Taskett	
	161.	US- 6006988	12/28/1999	Behrmann et al.	
	162.	US- 6014636	01/11/2000	Reeder	
	163.	US- 6014638	01/11/2000	Burge et al.	
	164.	US- 6014645	01/11/2000	Cunningham	

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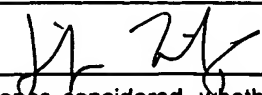
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		Filing Date	01/16/2004
		First Named Inventor	SULLIVAN
		Art Unit	3629
		Examiner Name	Unassigned
Sheet	8 of 17	Attorney Docket Number	47004.000279

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52	165.	US- 6014749	01/11/2000	Gloor et al.	
	166.	US- 6026370	02/15/2000	Jermyn	
	167.	US- 6029139	02/22/2000	Cunningham et al.	
	168.	US- 6029890	02/29/2000	Austin	
	169.	US- 6038292	03/14/2000	Thomas	
	170.	US- 6041315	03/21/2000	Pollin	
	171.	US- 6047067	04/04/2000	Rosen	
	172.	US- 6049773	04/11/2000	McCormack et al.	
	173.	US- 6049782	04/11/2000	Gottesman et al.	
	174.	US- 6065675	05/23/2000	Teicher	
	175.	US- 6070147	05/30/2000	Harms et al.	
	176.	US- 6076068	06/13/2000	DeLapa et al.	
	177.	US- 6076072	06/13/2000	Libman	
	178.	US- 6078888	06/20/2000	Johnson, Jr.	
	179.	US- 6078891	06/20/2000	Riordan et al.	
	180.	US- 6091817	07/18/2000	Bertina et al.	
	181.	US- 6092056	07/18/2000	Tull, Jr. et al.	
	182.	US- 6095412	08/01/2000	Bertina et al.	
	183.	US- 6098053	08/01/2000	Slater	
	184.	US- 6105011	08/15/2000	Morrison, Jr.	
	185.	US- 6115458	09/05/2000	Taskett	
	186.	US- 6119932	09/01/2000	Maloney et al.	
	187.	US- 6129274	10/10/2000	Suzuki	

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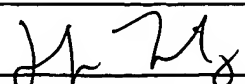
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		<b>Art Unit</b>	<b>3629</b>
		<b>Examiner Name</b>	<b>Unassigned</b>
<b>Sheet</b>	<b>9 of 17</b>	<b>Attorney Docket Number</b>	<b>47004.000279</b>

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JL	188.	US- 6134536	10/17/2000	Shepherd	
	189.	US- 6145741	11/14/2000	Wisdom et al.	
	190.	US- 6148297	11/14/2000	Swor et al.	
	191.	US- 6161096	12/12/2000	Bell	
	192.	US- 6163770	12/19/2000	Gamble et al.	
	193.	US- 6167385	12/26/2000	Hartley-Urquhart	
	194.	US- 6169975	01/02/2001	White et al.	
	195.	US- 6173267	01/09/2001	Cairns	
	196.	US- 6182048	01/30/2001	Osborn et al.	
	197.	US- 6182894	02/06/2001	Hackett et al.	
	198.	US- 6186793	02/13/2001	Brubaker	
	199.	US- 6195644	02/27/2001	Bowie	
	200.	US- 6263316	07/17/2001	Kahn et al.	
	201.	US- 6265977	07/24/2001	Vega et al.	
	202.	US- 6295522	09/25/2001	Boesch	
	203.	US- 6298336	10/02/2001	Davis et al.	
	204.	US- 6308268	10/23/2001	Audebert	
	205.	US- 6336099	01/01/2002	Barnett et al.	
	206.	US- 6345766	02/12/2002	Taskett et al.	
	207.	US- 6373969	04/16/2002	Adler	
	208.	US- 6386444	05/14/2002	Sullivan	
	209.	US- 6397202	05/28/2002	Higgins et al.	
	210.	US- 6405182	06/11/2002	Cuervo	

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		<b>Filing Date</b>	01/16/2004
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		<b>Art Unit</b>	3629
		<b>Examiner Name</b>	Unassigned
<b>Sheet</b>	10 of 17	<b>Attorney Docket Number</b>	47004.000279

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JL	211.	US- 6422459	07/23/2002	Kawan	
	212.	US- 6422462	07/23/2002	Cohen	
	213.	US- 6429927	08/06/2002	Borza	
	214.	US- 6434259	08/13/2002	Hamid et al.	
	215.	US- 6446210	09/03/2002	Borza	
	216.	US- 6463039	10/08/2002	Ricci et al.	
	217.	US- 6467684	10/22/2002	Fite et al.	
	218.	US- 6473500	10/29/2002	Risafi et al.	
	219.	US- 6484144	11/19/2002	Martin et al.	
	220.	US- 6484148	11/19/2002	Boyd	
	221.	US- 6498861	12/24/2002	Hamid et al.	
	222.	US- 6505168	01/01/2003	Rothman et al.	
	223.	US- 6574603	06/03/2003	Dickson et al.	
	224.	US- 6581839	06/24/2003	Lasch et al.	
	225.	US- 6601761	08/05/2003	Katis	
	226.	US- 6609111	08/19/2003	Bell	
	227.	US- 6615190	09/02/2003	Slater	
	228.	US- 6625582	09/23/2003	Richman et al.	
	229.	US- 6641050	11/04/2003	Kelley et al.	
	230.	US- 6675127	01/06/2004	LeBlanc et al.	
	231.	US- 6745938	06/08/2004	Sullivan	
	232.	US- 6805287	10/19/2004	Bishop	
	233.	US- RE 36365	11/02/1999	Levine et al.	

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		<b>Art Unit</b>	<b>3629</b>
		<b>Examiner Name</b>	<b>Unassigned</b>
<b>Sheet</b>	<b>11 of 17</b>	<b>Attorney Docket Number</b>	<b>47004.000279</b>

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JL	234.	US- RE 37122	04/03/2001	Levine et al.	
JL	235.	US- RE 38255	09/23/2003	Levine et al.	
		US-			
		US-			
		US-			
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Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
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JL	236.	CA	2293321	12/23/1998	Picciallo		<input type="checkbox"/>	<input type="checkbox"/>
JL	237.	EP	959440	11/24/1999	Kwan et al.		<input type="checkbox"/>	<input type="checkbox"/>
JL	238.	GB	2376787	12/24/2002	Phillips et al.		<input type="checkbox"/>	<input type="checkbox"/>
JL	239.	GB	2377071	12/31/2002	Phillips et al.		<input type="checkbox"/>	<input type="checkbox"/>
JL	240.	GB	2377314	01/08/2003	Phillips et al.		<input type="checkbox"/>	<input type="checkbox"/>
JL	241.	WO	94/29112	12/22/1994	Ansted et al.		<input type="checkbox"/>	<input type="checkbox"/>
JL	242.	WO	97/41673	11/06/1997	Gerace		<input type="checkbox"/>	<input type="checkbox"/>
JL	243.	WO	99/05633	02/04/1999	Kern		<input type="checkbox"/>	<input type="checkbox"/>
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<b>EXAMINER SIGNATURE</b> <i>JL 218</i>	<b>DATE CONSIDERED</b> <i>1/23/2007</i>
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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	10/758,262
		<b>Filing Date</b>	01/16/2004
		<b>First Named Inventor</b>	SULLIVAN
		<b>Art Unit</b>	3629
		<b>Examiner Name</b>	Unassigned
<b>Sheet</b>	12 of 17	<b>Attorney Docket Number</b>	47004.000279

**OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS**

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO

JV	244.	General Counsel's Opinion No. 8 - Stored Value Cards, 61 Fed. Reg. 40490, 08/02/1996, <http://wwwfdic.gov/regulations/laws/rules/5500-500.html>	<input type="checkbox"/>	<input type="checkbox"/>
JL	245.	SONG, A card that asks for ID, Time Magazine, 04/12/2004, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
JL	246.	NEUMANN, An Enhanced Neural Technique for Software Risk Analysis, IEEE Transactions on Software Engineering, Vol. 28, No. 9, pp. 904-912, 09/01/2002	<input type="checkbox"/>	<input type="checkbox"/>
JH	247.	HOTCHKISS, ATM's at the head of their class, Bank Marketing, Vol. 29, No. 3, 03/1997, pp. 26-32	<input type="checkbox"/>	<input type="checkbox"/>
JH	248.	EDWARDS, ATMs The Hot New Media Buy, ABA Banking Journal, March 1999, pp. 58, 60	<input type="checkbox"/>	<input type="checkbox"/>
JL	249.	BREHL, Banks issue cash-card pledge, The Toronto Star, 10/09/1997, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
JL	250.	BLOCK, Blockbuster running test of stored value card, The American Banker, 09/01/1995, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
JL	251.	CardEx Incentives, The Future of Gifts & Incentives, 04/06/1999, 15 pages	<input type="checkbox"/>	<input type="checkbox"/>
JL	252.	CardFlash®, 04/05/2005	<input type="checkbox"/>	<input type="checkbox"/>
JL	253.	MORGAN et al., Categorizing Risks for Risk Ranking, Vol. 20, No. 1, pp. 49-58, 06/22/2005	<input type="checkbox"/>	<input type="checkbox"/>
JH	254.	CES/NaBANCO introduces stored value card technology, Blockbuster video is first merchant partner, Business Wire, 01/15/1996, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>

<b>EXAMINER SIGNATURE</b> <i>JV JL</i>	<b>DATE CONSIDERED</b> 1/23/2005
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		<b>Examiner Name</b>	Unassigned
<b>Sheet</b>	13 of 17	<b>Attorney Docket Number</b>	47004.000279

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			YES	NO

JF	255.	Common electronic purse specifications, Business Requirements; Version 6.0, 12/1998	<input type="checkbox"/>	<input type="checkbox"/>
JF	256.	GUIDOTTI, Comparing Environmental Risks: A Consultative Approach to Setting Priorities at the Community Level, Public Health Rev, Vol. 22, pp. 321-337, 06/16/2005	<input type="checkbox"/>	<input type="checkbox"/>
JF	257.	Consortium created to manage common electronic purse specification, Cardtech Securtech, Chicago, www.visa.com/av/news/PRmisc051199.vhtml, 05/11/1999	<input type="checkbox"/>	<input type="checkbox"/>
JF	258.	MOBASHER et al., Creating Adaptive Web Sites Through Usage-Based Clustering of URLs, Knowledge and Data Engineering Exchange Workshop, Chicago, IL and Los Alamitos, CA, 1999, pp. 19-25	<input type="checkbox"/>	<input type="checkbox"/>
JF	259.	Electronic Purse, SCIA (Smart Card Industry Association), About Smart Cards, printed 02/23/2001, www.scia.org, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
JF	260.	SANCHEZ-KLEIN, Electronic purse alliance planned, Computerworld Online News, 07/29/1998, printed 02/23/2001, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
JF	261.	Electronic Purse Can Free You From ATM Drag, Business Times, www.btimes.co.za, printed 02/23/2001, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
JF	262.	Electronic purse card to be launched tomorrow, New Straits Times, News Clippings, 09/18/1999, printed 02/23/01, 3 pages	<input type="checkbox"/>	<input type="checkbox"/>
JF	263.	E-Z Pass, Web page, http://www.ezpass.com/whatis.html, 11/12/2001	<input type="checkbox"/>	<input type="checkbox"/>
JF	264.	E-Z Pass, Web page, http://www.ezpass.com/frameMain.htm, 11/12/2001	<input type="checkbox"/>	<input type="checkbox"/>
JF	265.	E-Z Pass, Web page, http://www.ezpass.com/Disc_portNewYork.htm, 11/12/2001	<input type="checkbox"/>	<input type="checkbox"/>

<b>EXAMINER SIGNATURE</b>	<i>[Signature]</i>	<b>DATE CONSIDERED</b>	1/23/2007
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		<b>Examiner Name</b>	Unassigned
<b>Sheet</b>	14 of 17	<b>Attorney Docket Number</b>	47004.000279

**OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS**

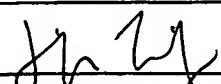
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			YES	NO
JL	266.	E-Z Pass, Web page, <a href="http://www.ezpass.com/Disc_ny_annual.htm">http://www.ezpass.com/Disc_ny_annual.htm</a> , 11/12/2001	<input type="checkbox"/>	<input type="checkbox"/>
JL	267.	First data markets stored-value cards, Cards International, 01/30/1996, pg. 5	<input type="checkbox"/>	<input type="checkbox"/>
JL	268.	NORRIS, First data unit develops blockbuster cash card, Omaha World Herald, 01/19/1996, Sunrise Edition, pg. 16	<input type="checkbox"/>	<input type="checkbox"/>
JL	269.	First USA - Activate Today and Get One Hour Free Calling Card Calls, Call 1-800-555-2535, First USA, undated, 6 pages	<input type="checkbox"/>	<input type="checkbox"/>
JL	270.	First USA - Call 1(800)335-2453 to Receive One Free Hour of Domestic Long Distance Calling (No Strings Attached), First USA, undated, 6 pages	<input type="checkbox"/>	<input type="checkbox"/>
JL	271.	ECARD, Frequently asked questions, <a href="http://www.ergeard.com">www.ergeard.com</a> , printed 02/23/2001, 7 pages	<input type="checkbox"/>	<input type="checkbox"/>
JL	272.	MACHLIS, Have it the smart way: Burger King program drives smart-card use, Computerworld, printed 02/23/2001, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
JL	273.	KONRAD, IBM had a bunch of unusual ideas in 2003, <a href="http://www.philly.com">www.philly.com</a> , printed 01/21/2004, posted on 01/13/2004, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
JL	274.	Key Bank Holiday Offer, <a href="http://www.key.com/swiftgift/home.html">http://www.key.com/swiftgift/home.html</a> , printed 04/05/1999	<input type="checkbox"/>	<input type="checkbox"/>
JL	275.	MailFrontier Survey Finds that Consumers Hold Financial Institutions Accountable for Online Identity Theft, <a href="http://www.mailfrontier.com">www.mailfrontier.com</a> , Palo Alto, CA, 11/2004	<input type="checkbox"/>	<input type="checkbox"/>

<b>EXAMINER SIGNATURE</b> <i>JL</i>	<b>DATE CONSIDERED</b> 1/23/2007
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		<b>Art Unit</b>	3629
		<b>Examiner Name</b>	Unassigned
<b>Sheet</b>	15 of 17	<b>Attorney Docket Number</b>	47004.000279

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			YES	NO
SV	276.	BOGLE, Mutual Funds at the Millennium: Fund Directors and Fund Myths, The Vanguard Group, To the '40 Act Institute of PLI (Practicing Law Institute), New York, NY, 05/15/2000, 15 pages	<input type="checkbox"/>	<input type="checkbox"/>
SV	277.	New 1-800-CALL-ATT campaign promotes one number for all calls, AT&T Marketing, News Release, 02/17/1997, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
SV	278.	Payment data, www.paymentdata.com, 11/08/2004	<input type="checkbox"/>	<input type="checkbox"/>
SV	279.	Proton world and Europay to co-operate in creation of new CEPS-compliant E-purse application, Press releases '99, printed 02/23/2001, Waterloo, Belgium, 06/28/1999, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
SV	280.	Purse application for cross border use in euro, CORDIS, Pace 1st 1999-11531 Pace, printed 02/23/2001, www.cordis.lu, 3 pages	<input type="checkbox"/>	<input type="checkbox"/>
SV	281.	MILLER et al. Section E.2.1: Kerberos Authentication and Authorization System, Project Athena, Cambridge, Massachusetts, 12/21/1987, 39 pages	<input type="checkbox"/>	<input type="checkbox"/>
SV	282.	SK100 Smart Card Electronic Purse Balance Reader, printed 02/23/2001, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
SV	283.	Smart card for loyalty and e-purse applications eclipses capability of conventional mag-stripe cards, Press Release, www.1.slb.com, 04/21/1997, printed 2/23/2001, 3 pages	<input type="checkbox"/>	<input type="checkbox"/>
SV	284.	SmartAxis, Load cash on to your e-purse card, Supported Currencies and Schemes, www.smartaxis.co.uk, printed 02/23/2001, 9 pages	<input type="checkbox"/>	<input type="checkbox"/>
SV	285.	The Electronic Purse Reaches the Car Park, printed 02/23/2001, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
SV	286.	STUBER, The electronic purse: An overview of recent developments and issues, Bank of Canada, Technical Report No. 74, www.bankofcanada.ca, 01/1996, printed 02/23/2001, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>

<b>EXAMINER SIGNATURE</b> 	<b>DATE CONSIDERED</b> 1/23/2007
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		<b>Examiner Name</b>	Unassigned
<b>Sheet</b>	16 of 17	<b>Attorney Docket Number</b>	47004.000279

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			YES	NO

JL	287.	STOUGHTON, The Gift of Credit, www.washingtonpost.com/wp-srv/business, 12/14/1998	<input type="checkbox"/>	<input type="checkbox"/>
JL	288.	ICL, Understanding the benefits, Smartcity offers a number of important benefits to both the card issuers and the customers, www.icl.com, printed 02/27/2001, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
JL	289.	LANGHEINRICH et al., Unintrusive Customization Techniques for Web Advertising, Computer Networks, Vol. 31, 1999, pp. 1259-1272	<input type="checkbox"/>	<input type="checkbox"/>
JL	290.	Visa Cash, <www.visa-asia.com/pd/cash/main.html>, 02/23/2001	<input type="checkbox"/>	<input type="checkbox"/>
JL	291.	Visa Cash - Where can I get it?, <www.visa-asia.com/pd/cash/main.html>, 02/23/2001	<input type="checkbox"/>	<input type="checkbox"/>
JL	292.	Visa first to launch electronic purse load via GSM mobile phone, Johannesburg, 04/07/1999, printed 02/23/2001, www.cellular.co, 4 pages	<input type="checkbox"/>	<input type="checkbox"/>
JL	293.	Visa International and SERMEPA Announce Plans for Cross Border Visa Cash Based on CEPS, <www.visa.com/av/news/praaamisc111699.vhtml>, 11/16/1999, Pairs	<input type="checkbox"/>	<input type="checkbox"/>
JL	294.	Visa releases visa cash electronic purse specifications based on CEPS, www.visa.com/av/news/PRAamisc042099.vhtml, San Francisco, 4/20/1999	<input type="checkbox"/>	<input type="checkbox"/>
JL	295.	HANSELL, Visa to unveil electronic purse cards, New York Times, printed 02/23/2001, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
JL	296.	Welcome to Card Express, The CardEx Incentive Card, as disclosed in the CardEx web site archived by web.archive.org on 02/07/1998; http://web.archive.org/web/*http://www.cardex.com/, retrieve 10/18/2003, 8 pages	<input type="checkbox"/>	<input type="checkbox"/>

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<b>Sheet</b>	17 of 17	<b>Attorney Docket Number</b>	47004.000279

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			YES	NO

JL	297.	Welcome to Card Express, CardEx web site archived by web.archive.org on 10/31/1996 [http://web.archive.org/web/*http://www.cardex.com], retrieve 10/18/2003, 7 pages	<input type="checkbox"/>	<input type="checkbox"/>
JL	298.	MACHLIS et al., Will smart cards replace ATMs?, Computerworld, printed 02/23/01, 3 pages	<input type="checkbox"/>	<input type="checkbox"/>
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# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Application Number	10/758,262
Filing Date	January 16, 2004
First Named Inventor	Kevin SULLIVAN
Art Unit	3629
Examiner Name	Unassigned
Attorney Docket Number	47004.000279

Sheet 1 of 7

## U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
JL	1.	US 005864830	01-26-1999	Armetta, et al.	
	2.	US 005984180	11-16-1999	Albrecht, Jerry	
	3.	US 005984180	11-16-1999	Albrecht	
	4.	US 006366220	04-02-2002	Elliott, Brig	
	5.	US 006687222	08-14-2003	Mittal et al.	
	6.	US 2001/0011243	08-02-2001	Dembo et al.	
	7.	US 2001/0047342	11-29-2001	Cuervo	
	8.	US 2001/0056398	12-27-2001	Scheirer	
	9.	US 2002/0019803	02-14-2002	Muller	
	10.	US 2002/0116271	08-22-2002	Mankoff	
	11.	US 2002/0120627	08-29-2002	Mankoff	
	12.	US 2002/0174016	11-21-2002	Cuervo	
	13.	US 2003/0028518	02-06-2003	Mankoff	
	14.	US 2003/0135462	07-17-2003	Brake Jr. et al.	
	15.	US 20030033246	02-13-2003	Slater	
	16.	US 20030154125	08-14-2003	Mittal et al.	
	17.	US 20030163416	08-28-2003	Kitajima	
	18.	US 20030200143	10-23-2003	Walker et al.	
	19.	US 2004/0024672	02-05-2004	Brake Jr. et al.	
	20.	US 2004/0098351	05-20-2004	Duke	
	21.	US 2004/0243498	12-02-2004	Duke	
	22.	US 2005/0071230	03-31-2005	Mankoff	
	23.	US 2005/0075932	04-07-2005	Mankoff	
	24.	US 20050091138	04-28-2005	Awatsu	

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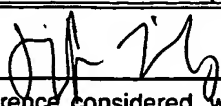
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		<b>Art Unit</b>	<b>3629</b>
		<b>Examiner Name</b>	<b>Unassigned</b>
<b>Sheet</b>	<b>2 of 7</b>	<b>Attorney Docket Number</b>	<b>47004.000279</b>

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DL	25.	US 20050171898	08-04-2005	Bishop, et al.	
	26.	US 4465206	08-14-1984	Sorel et al.	
	27.	US 4614861	09-30-1986	Pavlov et al.	
	28.	US 4689478	08-25-1987	Hale et al.	
	29.	US 4746787	04-24-1988	Okada	
	30.	US 4754418	06-28-1988	Hara	
	31.	US 4831526	05-16-1989	Luchs	
	32.	US 4868376	09-19-1989	Lessin et al.	
	33.	US 4923288	05-08-1990	Allen et al.	
	34.	US 4928001	05-22-1990	Masada	
	35.	US 4941090	07-10-1990	McCarthy	
	36.	US 4954985	09-04-1990	Yamazaki	
	37.	US 5049728	09-17-1991	Rovin	
	38.	US 5055662	10-08-1991	Hasewaga	
	39.	US 5202826	04-13-1993	McCarthy	
	40.	US 5247190	09-21-1993	Friend et al.	
	41.	US 5276311	01-04-1994	Hartmut	
	42.	US 5287268	02-15-1994	McCarthy	
	43.	US 5328809	07-12-1994	Holmes et al.	
	44.	US 5359183	10-25-1994	Skodlar	
	45.	US 5399502	03-21-1995	Friend et al.	
	46.	US 5401827	03-28-1995	Holmes et al.	
	47.	US 5477040	12-19-1995	Lalonde	
	48.	US 5512654	04-30-1996	Holmes et al.	
EXAMINER SIGNATURE <i>Jh Kly</i>			DATE CONSIDERED <i>1/23/2007</i>		
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		<b>Examiner Name</b>	<b>Unassigned</b>
<b>Sheet</b>	<b>3 of 7</b>	<b>Attorney Docket Number</b>	<b>47004.000279</b>

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JL	49.	US 5530235	06-25-1996	Stefik et al.	
	50.	US 5653914	08-05-1997	Holmes, et al.	
	51.	US 5664157	09-02-1997	Takahira et al.	
	52.	US 5672678	09-30-1997	Holmes et al.	
	53.	US 5696907	12-09-1997	Tom	
	54.	US 5710458	01-20-1998	Iwasaki	
	55.	US 5710889	01-20-1998	Clark et al.	
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	60.	US 5777903	07-07-1998	Plosenka et al.	
	61.	US 5789733	08-04-1998	Jachimowicz et al.	
	62.	US 5807627	09-15-1998	Friend et al.	
	63.	US 5809478	09-15-1998	Greco	
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	69.	US 5890140	03-30-1999	Clark et al.	
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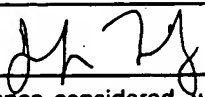
Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/758,262</b>
		<b>Filing Date</b>	<b>January 16, 2004</b>
		<b>First Named Inventor</b>	<b>Kevin SULLIVAN</b>
		<b>Art Unit</b>	<b>3629</b>
		<b>Examiner Name</b>	<b>Unassigned</b>
<b>Sheet</b>	<b>4 of 7</b>	<b>Attorney Docket Number</b>	<b>47004.000279</b>

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Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	86.	US 6095416	08-01-2000	Grant et al.	
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	89.	US 6202053	03-13-2001	Christiansen et al.	
	90.	US 6278981	08-21-2001	Dembo et al.	
	91.	US 6343743	02-05-2002	Lamla	
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<b>Sheet</b>	<b>5 of 7</b>	<b>Attorney Docket Number</b>	<b>47004.000279</b>

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JL	107.	WO 01/69347	9/20/2001	Cuervo		
JL	108.	WO 2005/043277 A2	5/12/2005	Gendelman		

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<b>Sheet</b>	<b>6 of 7</b>	<b>Attorney Docket Number</b>	<b>47004.000279</b>

<b>OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS</b>			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
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JL	109.	VANDENENGEL, Cards on the Internet: Advertising on a \$3 Bill, Industry Intelligence, 02/01/1995, pp. 46-48	
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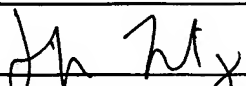
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			YES/NO
JL	123.	Meridian Award Cards, JA8251.	
JL	124.	Meridian - the leader in card marketing, JA8343.	
JL	125.	Incenticard, JA8329.	
JL	126.	Card Based Award Systems, JA8309.	

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<b>Sheet</b>	1 of 1	<b>Attorney Docket Number</b>	47004.000279

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	6.	US 2001/0054003	12-20-2001	Chien et al.	
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JL	12.	WO 98/59307	12/30/1998	Beale et al.		

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